

# Department of Employee Insurance 2020 Open Enrollment



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Kentucky Employees' Health Plan

# Agenda



**e = en·gage**

Get engaged.

Learn how to stay healthy and lower your costs.

# Contact Information

**Open Enrollment Hotline is available Oct.14-30**  
**888-581-8834 or 502-564-6534**

- Option 1- Kentucky Retirement Systems**
- Option 2- KHRIS User ID and Password**
- Option 3- Benefit Questions for Anthem,  
CVS Caremark, & WageWorks**
- Option 4- Technical Assistance**
- Option 5- Department of Employee insurance for  
all other inquiries**



# Customer Service Hours



(Eastern time zone)  
Hours for assistance:

Monday, Oct. 14-Friday, Oct.18	7:30-4:30
Monday, Oct.21-Friday, Oct.25	8:00-6:30
Saturday, Oct. 26	8:00-1:00
Monday, Oct.28-Wednesday, Oct.30	8:00-8:00

# Calling all **VENDORS**

- ▶ Anthem —health insurance 844-402-5347 or [anthem.com/kehpn](https://anthem.com/kehpn)
- ▶ Anthem —dental and vision insurance 844-402-5347 or [anthem.com](https://anthem.com)
- ▶ CVS/Caremark —prescriptions 866-601-6934 or [caremark.com](https://caremark.com)
- ▶ StayWell —well-being 866-746-1316 or [KEHPlivingwell.com](https://KEHPlivingwell.com) (website coming soon) **\*New well-being vendor for 2020 (replaces Go365)**
- ▶ SmartShopper —transparency 855-869-2133 or [smartshopper.com](https://smartshopper.com)
- ▶ WageWorks —FSA and HRA 877-430-5519 or [wageworks.com/kehpn](https://wageworks.com/kehpn)
- ▶ WageWorks —COBRA 877-502-6272 or [wageworks.com/kehpn](https://wageworks.com/kehpn)

# BENEFIT HIGHLIGHTS

- ▶ Open Enrollment period is October 14 through October 30
- ▶ **MANDATORY ENROLLMENT** for Health Insurance, FSAs and Waivers
  - ▶ You must enroll in a health insurance plan or waive health insurance
  - ▶ If you wish to have one of the FSAs for 2020, you must enroll
- ▶ **VOLUNTARY ENROLLMENT** for Anthem Dental & Vision Insurance
  - ▶ Keep your current coverage - no action required
  - ▶ Elect new coverage
  - ▶ Terminate current coverage
- ▶ **Premiums**
  - ▶ Minimum premium increases; all less than \$20 per month

# BENEFIT HIGHLIGHTS

## ► Benefits

- Low deductible and out-of-pocket maximum increases of \$250 for all plans
- No changes in co-insurances or co-payments
- The same four health plan will be offered...LivingWell CDHP, LivingWell PPO, LivingWell Basic CDHP and LivingWell Limited High Deductible
- LivingWell promise is still required for all health insurance plans - complete between January 1 and July 1, 2020
  - Complete the health assessment through StayWell or get a biometric screening
  - LivingWell Promise Incentive: Earn \$480 a year (\$40 per month) in premium discounts in 2021 when you fulfill your promise
  - Earn up to \$200 a year in additional incentives for engaging in a health and wellness activity through StayWell
- If you do not need a health plan, there are three waiver options to choose from if you are eligible: General Purpose Waiver HRA, Waiver Dental/Vision ONLY HRA, or Waiver NO HRA
- General Purpose Waiver HRA and Waiver Dental/Vision ONLY HRA carryover balance is capped
  - From 2019 to 2020 - the Waiver HRA carryover balance is capped at \$6,000
  - From 2020 to 2021 - the Waiver HRA carryover balance is capped at \$5,000

# BENEFIT HIGHLIGHTS

- ▶ Healthcare Flexible Spending Account(FSA) maximum annual contribution increased to \$2,700
  - ▶ The carryover minimum is \$50 and maximum of \$500 from one plan year to the next
- ▶ Child and Adult Daycare (FSA) maximum contribution is \$5,000 depending on your tax filing status
- ▶ If you want either FSA for 2020, you **MUST** enroll and choose your deduction amount
- ▶ Anthem Dental and Vision Optional Insurance
  - ▶ Dental and Vision insurance is available to active employees
  - ▶ The premiums for dental and vision insurance premiums will be pre-tax for 2020 plan year
  - ▶ No changes on deductibles, co-insurance, or co-payments for the dental and vision plans
- ▶ ID cards
  - ▶ If you elect a different plan for 2020 then you had in 2019, you will receive a new ID card. If you keep the same plan, you will not receive a new card.
  - ▶ If you enroll in one of the dental or vision plans for the first time, you will receive a new ID card for you dental or vision coverage you have elected
- ▶ Value Benefit for COPD/Asthma/Diabetic
  - ▶ Reduced co-pay and/or co-insurance, with no deductible, for most maintenance prescriptions or supplies



# BENEFIT HIGHLIGHTS

- ▶ Benefits that are available all year that you can enroll in outside of the Open Enrollment period
  - ▶ Life Insurance
    - ▶ Add or increase optional life insurance on you, your spouse, or your dependents, at any time provided that a satisfactory Evidence of Insurability is submitted for the planholder or your spouse
  - ▶ Update life insurance beneficiaries information in KHRIS ESS - during Open Enrollment is the perfect time to ensure you have a beneficiary listed for your life insurance.
  - ▶ Kentucky Deferred Compensation invest in financial wellness with pre- and post-tax supplemental retirement plan options: visit [kentuckyplans.com](http://kentuckyplans.com)

# PLAN CHOICES FOR 2020

## LivingWell CDHP

- Deductible
  - Single-\$1,500
  - Family-\$2,750
  - Co-insurance-85/15
- Maximum out-of-pocket
  - Single-\$3,000
  - Family-\$5,750
- Medical and pharmacy costs both apply toward the deductible and out of pocket
- Advanced Formulary-brand names and generic
  - Single coverage-\$500 HRA
  - Family, parent-plus, & couple coverage-\$1,000 HRA

# PLAN CHOICES FOR 2020

## LivingWell PPO

- Deductible
  - Single-\$1,000
  - Family-\$1,750
- Co-insurance- 80/20
- Maximum-out-of-pocket
  - Single-\$3,000
  - Family\$5,750
- PCP Co-pay- \$25
- Specialist- \$45
- Advanced formulary brand- names and generic
- No HRA funds

# PLAN CHOICES FOR 2020

## LivingWell Basic CDHP

- Deductible
  - Single-\$2,000
  - Family-\$3,750
- Co insurance- 70/30
- Maximum out of pocket
  - Single-\$4,000
  - Family-\$7,750
- Medical and pharmacy costs both apply toward the deductible and out-of-pocket
- Value Formulary-more generic drug options and less brand-name options
- HRA funds included
  - Single-\$250
  - Family, couple, or parent plus-\$500

# PLAN CHOICES FOR 2020

## LivingWell Limited High Deductible Plan

- Deductible
  - Single-\$4,250
  - Family-\$8,250
- Maximum Out-of- Pocket
  - Single-\$5,250
  - Family-\$10,250
- Co Insurance-50/50
- Medical and pharmacy costs both apply toward the deductible and out-of-pocket
- Value Formulary-more generic drug options and less brand-name options
- No HRA funds

# PLAN CHOICES FOR 2020

## WAIVERS

HRA balance will carry over to the next year if you elect the same type of HRA

CDHP HRA → CDHP HRA

Waiver General Purpose HRA → Waiver General Purpose HRA

Waiver Dental/Vision ONLY HRA → Waiver Dental/Vision ONLY HRA

~From 2019 to 2020 - the Waiver HRA carryover balance is capped at \$6,000

~From 2020 to 2021 - the Waiver HRA carryover balance is capped at \$5,000

# PLAN CHOICES FOR 2020

## ANTHEM OPTIONAL DENTAL

Pre-tax  
for 2020

Keep your current coverage-no  
action required

Elect new coverage-enroll and  
elect your coverage

Terminate current coverage

REFER TO THE BENEFITS SELECTION GUIDE FOR SPECIFIC PLAN  
OPTIONS AT [KEHP.KY.GOV](http://KEHP.KY.GOV)

	Bronze	Silver	Gold
<i>Your dental plan at a glance</i>	<i>In and Out-of-Network</i>	<i>In and Out-of-Network</i>	<i>In and Out-of-Network</i>
Annual Benefit Maximum	\$750	\$1,000	\$1,500
Annual Deductible	\$50	\$50	\$50
Orthodontia	Not covered	Not covered	\$1,000
Diagnostic and Preventive Service	100%	100%	100%
Basic Services	50%	80%	80%
Oral Surgery	50%	80%	80%
Major Services	Not covered	50%	50%

No waiting period for basic or major services

# PLAN CHOICES FOR 2020

## ANTHEM OPTIONAL VISION

Pre-tax  
for  
2020

Keep your current coverage-no  
action required

Elect new coverage-enroll and  
elect your coverage

Terminate current coverage

REFER TO THE BENEFITS SELECTION GUIDE FOR SPECIFIC PLAN  
OPTIONS AT [KEHP.KY.GOV](http://KEHP.KY.GOV)

	Bronze	Silver	Gold
Exam with dilation as necessary	\$10 copay	\$10 copay	\$10 copay
Eyeglass lenses: Single vision, bifocal, trifocal, lenticular	\$25 copay	\$10 copay	\$10 copay
Standard progressive lens	Standard fixed price/discount	Standard fixed price/discount	\$30 copay
Premium progressive lens	Standard fixed price/discount	Standard fixed price/discount	Fixed price/discount based on standard being funded



# BENEFIT FAIRS



17 Benefit fairs; Enrollment Kiosks at all locations

- |                    |                                |
|--------------------|--------------------------------|
| • Franklin Sept 30 | Daviess Oct 15                 |
| • McCracken Oct 1  | Boone Oct 16                   |
| • Christian Oct 2  | Fayette Oct 16                 |
| • Hopkins Oct 3    | Fayette Oct 17                 |
| • Laurel Oct 4     | Boyle Oct 18                   |
| • Russell Oct 4    |                                |
| • Jefferson Oct 7  | Onsite at most locations       |
| • Madison Oct 8    | • Anthem Medical/Dental/Vision |
| • Harlan Oct 9     | • CVS/Caremark                 |
| • Pike Oct 10      | • WageWorks                    |
| • Boyd Oct 11      | • Smartshopper                 |
| • Warren Oct 14    | • StayWell                     |
|                    | • Teachers' Retirement System  |
|                    | • Kentucky Retirement System   |

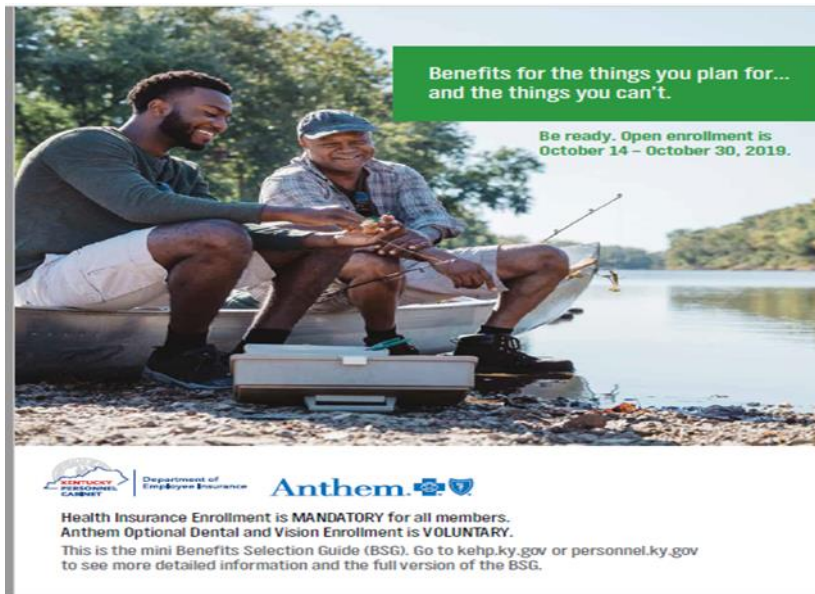
Flu shots offered at the Franklin County Benefit fair

Please bring your letter from DEI with your KHRIS user ID for kiosks

# BENEFITS SELECTION GUIDES

## ► Benefits Selection Guides

- The mini-BSG will be sent to your agencies for your IC or HRG to hand out to you the week of September 23<sup>rd</sup>.
- The full BSG will be available online at [KEHP.KY.GOV](http://KEHP.KY.GOV)



# ENROLLMENT GUIDELINES

- ▶ **KHRIS ESS**
  - ▶ Most KEHP members, including those with the cross-reference payment option, can enroll online in KHRIS Employee Self-Service (ESS)
    - ▶ KRS retirees should enroll with the KRS online portal, START
    - ▶ KCTCS employees should enroll with the KCTCS online portal, PeopleSoft
- ▶ **Members with cross-reference payment option:**
  - ▶ Primary enrolls first and selects health insurance for the entire family
  - ▶ Once “Save” is selected, the Secondary Planholder will be enrolled in the corresponding plan
  - ▶ Secondary Planholder can log in and enroll in other benefits (FSA, Dental, & Vision)
- ▶ **New hires from 9/1 through 10/20 can enroll online via KHRIS ESS**
  - ▶ Enroll in new hire election first for 2019
  - ▶ The next day enroll in the coverage for 2020
- ▶ **Tobacco status must be entered, once entered it will remain in the status chosen even if the enrollment process is not completed**

# ENROLLMENT GUIDELINES

- ▶ Everyone is strongly encouraged to enroll online (KHRIS ESS, KRS Start or KCTCS PeopleSoft)
- ▶ Immediate confirmation of enrollment can be obtained by printing or saving the confirmation page
- ▶ Paper application
  - ▶ Members with a Disabled Dependent will receive a pre-populated application to complete and mail to DEI before the deadline of October 30<sup>th</sup>
  - ▶ Members cross referenced with a KRS retiree will receive a pre-populated paper application to complete and mail to DEI before the deadline of October 30<sup>th</sup>
- ▶ Enrolling in a Waiver General Purpose HRA
  - ▶ You must attest that all persons covered under the GP waiver have other group employer-sponsored insurance coverage
  - ▶ Be prepared to select the other group plan coverage number during enrollment
  - ▶ You must list all dependents during enrollment who will use the HRA funds

# REMINDERS

- ▶ There are some occasions that two enrollment forms will be required from you during open enrollment and afterward
- ▶ If you experience a Qualifying Event that occurs after Open Enrollment through December 31, 2019, you will need to submit two Enrollment/Change Forms; one for 2019 and one for 2020
- ▶ If you are a new hire at your agency after Open Enrollment, this will require you to submit two Enrollment/Change Forms; one for 2019 and one for 2020
- ▶ **Open Enrollment Exceptions must be received in DEI by close of business December 31, 2019.** Any exceptions received after this date will not be reviewed. You must submit the Enrollment Exception Form and an Enrollment/Change Form
- ▶ A paper enrollment form should be a last resort. If you need to complete a paper enrollment form, you will submit to your agency IC/HRG for processing

# KHRIS ESS

- ▶ You can retrieve your own KHRIS user ID :
  - ▶ Go to KHRIS.KY.GOV to retrieve your ID number or reset your password
  - ▶ You must have a valid email on file in KHRIS to retrieve your KHRIS User ID
  - ▶ If the same email is listed for more than one member; this will not work
  - ▶ Passwords can be reset with a few simple steps

Welcome [Having trouble viewing, click here](#)

**KHRIS**  
ESS/MSS  
Log-In

KHRIS User ID \*   
Password \*

[Forgot KHRIS User ID?](#)  
[Forgot/Reset Password or New User?](#) [Browser Requirements](#)

**KHRIS**  
Kentucky Human Resource Information System  
Connecting the Commonwealth

# KHRIS ESS

- ▶ When you log in, look for the red box that says Open Enrollment

The screenshot displays the KHRIS ESS homepage. At the top, there is a navigation bar with links: Home, Employee Self-Service, Employee Suggestion System, Insurance Coordinator NCP1, and Image Connect. Below this, a banner area features a red box on the left with the text "Notice anything different? What in the world is going on?". To the right of this is a large "MyPURPOSE" logo with the tagline "Grow. Learn. Lead. Serve." and a red box with a white double arrow pointing right. Above the arrow, it says "Open Enrollment October 9 - 20, 2017". Below the banner, there is a link "Having trouble viewing, click here". The main content area is titled "Employee Self-Service" and contains a grid of service tiles. The first row includes: Time Recording (Manage working time), Salary Statement (View my paystubs), Online W-2 (View your W-2 online), W2 Reprint Request, Tax Withholding, Leave Balance Overview, Time Statement, Enrollment Overview, and Dependents and Beneficiaries. The second row includes: Life Insurance Beneficiary Change, Personal Profile, Position Description, Who's Who, and Worklist. At the bottom, there is a footer bar with links: Documents in Demand (Forms), Tutorials and Instructional Guides, Employee Handbook, Kentucky Personnel, and W2 Information.

Home

Home Employee Self-Service Employee Suggestion System Insurance Coordinator NCP1 Image Connect

Notice anything different?  
What in the world is going on?

CONNECTING PEOPLE TO PURPOSE  
**MyPURPOSE**  
Grow. Learn. Lead. Serve.

Open Enrollment  
October 9 - 20, 2017

Having trouble viewing, click here

Employee Self-Service

Time Recording Manage working time	Salary Statement View my paystubs	Online W-2 View your W-2 online	W2 Reprint Request	Tax Withholding	Leave Balance Overview	Time Statement	Enrollment Overview	Dependents and Beneficiaries
Life Insurance Beneficiary Change	Personal Profile	Position Description	Who's Who	Worklist				

Documents in Demand (Forms) Tutorials and Instructional Guides Employee Handbook Kentucky Personnel W2 Information

# ADDITIONAL FREE BENEFITS

- ▶ LiveHealth Online Medical
- ▶ LiveHealth Online Psychology & Psychiatry
- ▶ Rethink
- ▶ Diabetes Prevention Program
- ▶ MyStrength
- ▶ StayWell
- ▶ Smartshopper
- ▶ Kentucky Deferred Comp



# REMINDERS

- ▶ The deadline for Open Enrollment is October 30<sup>th</sup>
- ▶ You are strongly encouraged to participate and enroll your selection for 2020 through the online process (KHRIS ESS, KRS Start or KCTCS PeopleSoft)
- ▶ Your IC or HRG can assist you with paper applications. They must be mailed to DEI by October 30<sup>th</sup>.
- ▶ If you have general questions still after this presentation you can email them to **KEHP@KY.GOV**
- ▶ If there are specific questions regarding your benefits you can call 844-402-KEHP(5347). This is Anthem medical, dental, & vision information
- ▶ 888-581-8834 or local number is 502-564-6534 for the Open Enrollment Hotline (select the correct prompt)

# WAGeworks

- ▶ Please give your attention to Elizabeth Rael from Wageworks.